

Information to identify the case:			
Debtor 1	James I. Peterson		
	First Name	Middle Name	Last Name
Debtor 2	Janet M. Peterson		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-10983-TPA			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

James I. Peterson

Janet M. Peterson

12/18/20

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
James I. Peterson
Janet M. Peterson
Debtor(s)

Case No. 16-10983-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: aala

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Date Rcvd: Dec 18, 2020

Form ID: 3180W

Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 20, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ James I. Peterson, Janet M. Peterson, 5088 Scandia Road, Russell, PA 16345-7730
cr	+ SELECT PORTFOLIO SERVICING, INC, 3815 South West Temple, Salt Lake City, UT 84115-4412
cr	+ U.S. Bank National Association, not in its individ, NewRez LLC dba Shellpoint Mortgage Serv, PO BOX 10826, GREENVILLE, SC 29603-0826
14305958	+ Belden Jewelers / Sterling Jewelers, Inc, Attn: Bankruptcy, Po Box 1799, Akron, OH 44309-1799
14305963	+ Community Bank Na, Attn: Bankruptcy, Po Box 509, Canton, NY 13617-0509
14305965	+ Fnb Consumer Discount Company, 210 Liberty Street, Warren, PA 16365-2304
14305970	+ PNC Bank, 249 5th Avenue, Suite 30, Pittsburgh, PA 15222-2707
14308813	Sterling Jewelers Inc., c/o Five Lakes Agency, Inc., P.O. Box 80730, Rochester, MI 48308-0730
15071988	+ U.S. Bank National Association, not in its individ, P.O. Box 10826, Greenville, SC 29603-0826
15162432	+ U.S. Bank Trust National Association, as Trustee, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Dec 19 2020 06:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 19 2020 02:52:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Dec 19 2020 06:03:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 19 2020 02:52:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	EDI: BANKAMER.COM	Dec 19 2020 06:03:00	Bank of America, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr	EDI: JEFFERSONCAP.COM	Dec 19 2020 06:03:00	Jefferson Capital Systems, PO Box 7999, St Cloud, MN 5632-9617
14358915	EDI: BANKAMER.COM	Dec 19 2020 06:03:00	BANK OF AMERICA, N.A., Bank of America, PO Box 31785, Tampa, FL 33631-3785
14305957	+ EDI: BANKAMER.COM	Dec 19 2020 06:03:00	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
14305959	+ EDI: CAPITALONE.COM	Dec 19 2020 06:03:00	Capital One, Po Box 30285, Salt Lake City, UT 84130-0285
14370027	+ Email/Text: bankruptcy@cavps.com	Dec 19 2020 02:52:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste

District/off: 0315-1

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			400, Valhalla, NY 10595-2321
14305960	+ EDI: CITICORP.COM	Dec 19 2020 06:03:00	Citibank / Sears, Citicorp Credit Services, Po Bopx 790040, Saint Louis, MO 63179-0040
14305961	+ EDI: WFNNB.COM	Dec 19 2020 06:03:00	Comenity Bank / Bon Ton, 3100 Easton Square Plaza, Columbus, OH 43219-6232
14305962	+ EDI: WFNNB.COM	Dec 19 2020 06:03:00	Comenity Bank / Lane Bryant, Po Box 182125, Columbus, OH 43218-2125
14982096	+ EDI: JEFFERSONCAP.COM	Dec 19 2020 06:03:00	DNF Associates, LLC C/O Jefferson Capital, Systems LLC Assignee, PO Box 7999,, Saint Cloud MN 56302-7999
14305964	+ Email/Text: collectionbankruptcies.bancorp@53.com	Dec 19 2020 02:53:00	Fifth Third Bank, 1830 East Paris Avenue, Grand Rapids, MI 49546-8803
14305967	+ EDI: IRS.COM	Dec 19 2020 06:03:00	Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
14305969	+ Email/Text: PBNCNotifications@peritusservices.com	Dec 19 2020 02:51:00	Kohls / Capital One, Po Box 3120, Milwaukee, WI 53201-3120
14360979	+ EDI: MID8.COM	Dec 19 2020 06:03:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14379973	EDI: PRA.COM	Dec 19 2020 06:03:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14307608	+ EDI: PRA.COM	Dec 19 2020 06:03:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14687034	+ EDI: DRIV.COM	Dec 19 2020 06:03:00	Santander Consumer USA, Inc., P.O. Box 560284, Dallas, TX 75356-0284
14310229	+ Email/Text: ecf@buckleyking.com	Dec 19 2020 02:51:00	Sterling Jewelers, Inc. dba Kay Jewelers, c/o Buckley King LPA, 600 Superior Avenue East, Suite 1400, Cleveland, Ohio 44114-2693
14305971	+ EDI: RMSC.COM	Dec 19 2020 06:03:00	Synchrony Bank / Care Credit, Po Box 965064, Orlando, FL 32896-5064
14305972	+ EDI: RMSC.COM	Dec 19 2020 06:03:00	Synchrony Bank / Lowes, Po Box 965064, Orlando, FL 32896-5064
14305973	+ EDI: RMSC.COM	Dec 19 2020 06:03:00	Synchrony Bank / Sams Club, Po Box 965064, Orlando, FL 32896-5064
15260210	+ Email/Text: bknotices@sns.com	Dec 19 2020 02:53:00	U.S. Bank Trust National Association, as, Trustee of the Igloo Series IV Trust, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305
14339651	EDI: USBANKARS.COM	Dec 19 2020 06:03:00	U.S. BANK NATIONAL ASSOCIATION, BANKRUPTCY DEPARTMENT, P.O. BOX 5229, CINCINNATI, OH 45201-5229
14305975	EDI: USBANKARS.COM	Dec 19 2020 06:03:00	Us Bank, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201
14305974	+ Email/Text: EBankruptcy@UCFS.NET	Dec 19 2020 02:53:00	United Consumer Financial Services, 865 Bassett Road, Westlake, OH 44145-1194
14335632	+ EDI: BASSASSOC.COM	Dec 19 2020 06:03:00	United Consumer Financial Services, Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 0315-1

User: aala

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Recip ID	Bypass Reason	Name and Address
cr		BANK OF AMERICA, N.A.
cr		Bank Of America, N.A.
cr		Towd Point Mortgage Trust 2019-SJ3, U.S. Bank Nati
cr		U.S. Bank Trust National Association, as Trustee o
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	U.S. Bank National Association, not in its individ, P.O. Box 10826, Greenville, SC 29603-0826
cr	*+	United Consumer Financial Services, Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Ste. 200, Tucson, AZ 85712-1083
14305968	*+	Internal Revenue Service, William Moor-Head Building, 1000 Liberty Avenue, Room 806, Pittsburgh, PA 15222-4027
14305966	*	Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230

TOTAL: 4 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 20, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 18, 2020 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor BANK OF AMERICA N.A. bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Towd Point Mortgage Trust 2019-SJ3 U.S. Bank National Association, as Indenture Trustee bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Debtor James I. Peterson dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Joint Debtor Janet M. Peterson dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Thomas Song	on behalf of Creditor Bank Of America N.A. pawb@fedphe.com

TOTAL: 7